A M E N D M E N T S

Please AMEND Claims **53B**, **85**, **86**, and **89** as follows:

1   1. (Original) A method of facilitating a transaction, comprising:
2   determining a subsidy offer to be provided to a customer, the subsidy offer being
3   associated with a benefit from a subsidy provider; and
4   transmitting information associated with the subsidy offer to be stored on a customer
5   device associated with the customer, wherein the customer device outputs the subsidy offer to
6   the customer when the customer indicates an interest in purchasing an item.

1   2. (Original) The method of claim 1, wherein said determining comprises determining
2   the subsidy offer based on information associated with the customer.

1   3. (Original) The method of claim 2, wherein the information associated with the
2   customer comprises at least one of: (i) an address associated with the customer, (ii) demographic
3   information associated with the customer, (iii) psychographic information associated with the
4   customer, and (iv) a credit rating associated with the customer.

1   4. (Original) The method of claim 2, wherein the information associated with the
2   customer comprises an association of the customer with the subsidy provider.

1   5. (Original) The method of claim 2, wherein the information associated with the
2   customer comprises an association of the customer with a third party.

1   6. (Original) The method of claim 2, wherein the information associated with the
2   customer comprises information associated with at least one previous transaction.

1   7. (Original) The method of claim 2, wherein the information associated with the
2   customer comprises information associated with at least one of: (i) a previous offer provided to

3 the customer, (ii) a previous offer accepted by the customer, and (iii) a previous offer rejected by

4 the customer.

1   8. (Original) The method of claim 2, wherein the information associated with the

2 customer comprises information associated with another item purchased by the customer.

1   9. (Original) The method of claim 2, wherein the information associated with the

2 customer comprises information received from the customer.

1   10. (Original) The method of claim 9, wherein the information received from the

2 customer comprises survey information.

1   11. (Original) The method of claim 1, wherein said determination comprises:

2   determining if the subsidy offer will be provided to the customer.

1   12. (Original) The method of claim 1, wherein said determination comprises:

2   determining an amount associated with the benefit.

1   13. (Original) The method of claim 1, wherein said determination is performed by at

2 least one of: (i) a device associated with the customer, (ii) a device associated with a merchant

3 selling the item to the customer, (iii) a device associated with the subsidy provider, and (iv) a

4 central controller.

1   14. (Original) The method of claim 1, wherein the benefit comprises at least one of: (i) a

2 subsidy amount to be applied to an original price associated with the item, (ii) payment of

3 subsidy amount at an automated teller machine device, and (iii) payment of an amount to a credit

4 card account.

1   15. (Original) The method of claim 1, wherein the benefit comprises another item to be

2 provided to the customer in place of the item.

1   16. (Original) The method of claim 1, wherein the benefit comprises another item to be

2   provided to the customer in addition to the item.

1   17. (Original) The method of claim 1, wherein the benefit comprises an improved

2   transaction term.

1   18. (Original) The method of claim 17, wherein the transaction term comprises at least

2   one of: (i) a warranty term and (ii) an interest rate term.

1   19. (Original) The method of claim 1, wherein the customer indicates an interest in

2   purchasing an item from a first merchant and the subsidy provider comprises a second merchant.

1   20. (Original) The method of claim 1, wherein the benefit is associated with

2   performance of a task by the customer.

1   21. (Original) The method of claim 20, wherein the task comprises at least one of: (i)

2   applying for a service and (ii) subscribing to a service.

1   22. (Original) The method of claim 21, wherein the service comprises at least one of: (i)

2   a telephone service, (ii) an Internet service, (iii) a banking service, (iv) a credit card account

3   service, (v) an insurance service, (vi) a securities trading service, (vii) a satellite television

4   service, and (vii) a cable television service.

1   23. (Original) The method of claim 20, wherein the task comprises at least one of: (i)

2   purchasing another item, (ii) accessing a Web page, (iii) visiting a merchant, (iv) dialing a

3   telephone number, and (v) answering a question.

1   24. (Original) The method of claim 1, wherein the customer device comprises at least

2   one of: (i) a portable computer, (ii) a personal digital assistant, (iii) a smart card device, and (iv)

3   a customer storage device.

1   25. (Original) The method of claim 1, wherein the information associated with the

2   subsidy offer comprises a subsidy offer description.

1   26. (Original) The method of claim 1, wherein the subsidy offer is associated with a

2   subsidy offer rule and the customer device outputs the subsidy offer to the customer when the

3   customer indicates an interest in purchasing an item according to the subsidy offer rule.

1   27. (Original) The method of claim 26, wherein the subsidy offer rule is associated with

2   at least one of: (i) a particular item, (ii) an item category, (iii) an original item price, (iv) a

3   merchant, (v) a geographic location, and (vi) performance of a task by the customer.

1   28. (Original) The method of claim 1, wherein the indication that the customer is

2   interested in purchasing the item comprises a request for an item price.

1   29. (Original) The method of claim 1, wherein the indication that the customer is

2   interested in purchasing the item comprises a request to purchase the item.

1   30. (Original) The method of claim 1, wherein the indication that the customer is

2   interested in purchasing the item comprises an indication that the customer is accessing

3   information about the item.

1   31. (Original) The method of claim 1, wherein the indication that the customer is

2   interested in purchasing the item comprises at least one of:

3   information stored at the customer device,

4   an indication from an input device associated with the customer,

5   an indication that the customer is viewing information about the item,

6   an indication that the customer has viewed information about the item for a

7   predetermined period of time,

8   an indication that the customer is providing payment for the item,

9   an indication that the item is in a shopping cart,

10   an indication that the item is in a virtual shopping cart,

11   a search term,

12   an indication that the customer is no longer interested in purchasing the item,

13   an indication that the customer is not going to purchase the item at an original price,

14   an indication that the customer is interested in purchasing another item,

15   an indication that the customer is purchasing the item from another merchant,

16   a bid for the item,

17   an offer to purchase the item, the offer including a customer defined price for the item,

18 and

19   an indication that a second customer is interested in purchasing the item.

1   32. (Original) The method of claim 1, wherein said transmitting is performed via at least

2 one of: (i) a Web page, (ii) a personal computer associated with the customer, (iii) a telephone,

3 (iv) a point of sale terminal, (v) an automatic teller machine device, (vi) an electronic mail

4 message, and (vii) a kiosk.

1   33. (Original) The method of claim 1, wherein said transmitting is performed based on

2 when the customer indicates an interest in purchasing the item.

1   34. (Original) The method of claim 1, wherein said determining comprises determining

2 a plurality of subsidy offers and said transmitting comprises transmitting information associated

3 with each of the plurality of subsidy offers to the customer device.

1   35. (Original) The method of claim 1, wherein said transmitting is performed prior to

2 the customer indicating an interest in purchasing the item.

1   36. (Original) The method of claim 35, further comprising:

2   transmitting information to delete the subsidy offer prior to the subsidy offer being output

3 to the customer.

1   37. (Original) The method of claim 35, wherein the information associated with the

2 subsidy offer further comprises a subsidy offer expiration date.

1   38. (Original) The method of claim 1, further comprising:

2   receiving subsidy offer status information.

1   39. (Original) The method of claim 38, wherein said receiving comprises receiving the

2   subsidy offer status information from the customer device.

1   40. (Original) The method of claim 38, wherein the subsidy offer status information

2   comprises an indication that the customer has accepted the subsidy offer.

1   41. (Original) The method of claim 40, further comprising:

2   arranging for the customer to receive the benefit in response to the subsidy offer status

3   information.

1   42. (Original) The method of claim 41, wherein the benefit is associated with

2   performance of a task by the customer and further comprising:

3   arranging for the customer to provide a penalty amount if the customer does not perform

4   the task.

1   43. (Original) The method of claim 38, wherein the subsidy offer status information

2   comprises an indication that the customer has not accepted the subsidy offer.

1   44. (Original) The method of claim 1, further comprising:

2   transmitting to the customer device a subsidy offer redemption code associated with the

3   subsidy offer.

1   45. (Original) The method of claim 44, wherein the benefit is associated with

2   performance of a task by the customer and the customer device outputs the subsidy offer

3   redemption code after the customer performs the task.

1   46. (Original) The method of claim 1, further comprising:

-7-

2   receiving a subsidy offer redemption code.

1   47. (Original) The method of claim 46, wherein said receiving comprises receiving the

2   subsidy offer redemption code stored on the customer device.

1   48. (Original) The method of claim 46, further comprising:

2   arranging for the customer to receive the benefit in response to said receiving the subsidy

3   offer redemption code.

1   49. (Original) The method of claim 48, wherein the benefit is associated with

2   performance of a task by the customer and further comprising:

3   arranging for the customer to provide a penalty amount if the customer does not perform

4   the task.

1   50. (Original) The method of claim 1, wherein said determining and said transmitting a

2   performed by a subsidy provider device and said transmitting comprises transmitting the

3   information associated with the subsidy offer to at least one of (i) a central controller and (ii) the

4   customer device.

1   51. (Original) The method of claim 1, wherein said determining and said transmitting a

2   performed by a central controller, said determining is based on information received from a

3   subsidy provider device, and said transmitting comprises transmitting the information associated

4   with the subsidy offer to the customer device.

1   52. (Original) An apparatus for processing a transaction, comprising:

2   processor; and

3   a storage device in communication with said processor and storing instructions adapted to

4   be executed by said processor to:

5   determine a subsidy offer to be provided to a customer, the subsidy offer being

6   associated with a benefit from a subsidy provider; and

7   transmit information associated with the subsidy offer to be stored on a customer

8   device associated with the customer, wherein the customer device outputs the subsidy

9   offer to the customer when the customer indicates an interest in purchasing an item.

1   53. (Original) The apparatus of claim 52, wherein said storage device further stores at

2   least one of: (i) a subsidy provider database, (ii) a subsidy provider rules database, (iii) a central

3   subsidy database, (iv) a central subsidy rules database, and (v) a central issued subsidy offer

4   database.

5

1   53B. (CANCELLED)

1   54. (Original) A method of facilitating a transaction, comprising:

2   determining a subsidy offer to be provided to a customer, the subsidy offer being

3   associated with (i) a subsidy amount from a subsidy provider to be applied to an original price

4   and (ii) a task to be performed by the customer;

5   transmitting a subsidy offer description, associated with the subsidy offer, to be stored on

6   a customer device associated with the customer; and

7   transmitting a customer rule to be stored on the customer device, wherein the customer

8   device outputs the subsidy offer description to the customer in response to an indication that the

9   customer is interested in purchasing an item from a merchant in accordance with the customer

10   rule.

1   55. (Original) The method of claim 54, wherein said determining and each of said

2   transmitting are performed by a subsidy provider device.

1   56. (Original) The method of claim 54, wherein said determining and each of said

2   transmitting are performed by a central controller, and further comprising:

3   transmitting a redemption code to be stored on the customer device, wherein the customer

4   device outputs the redemption code in response to an indication that the customer has performed

5   the task; and

6   receiving subsidy offer status information stored on the customer device.

1   57. (Original) A method of facilitating a transaction, comprising:

2   receiving at a customer device information associated with a subsidy offer, the subsidy

3   offer being associated with a benefit from a subsidy provider;

4   receiving at the customer device an indication that a customer is interested in purchasing

5   an item; and

6   outputting the subsidy offer to the customer in response to the indication.

1   58. (Original) The method of claim 57, wherein the customer device comprises at least

2   one of: (i) a portable computer, (ii) a personal digital assistant, (iii) a smart card device, (iv) a

3   wireless telephone, and (v) a customer storage device.

1   59. (Original) The method of claim 57, further comprising:

2   storing the information associated with the subsidy offer at the customer device.

1   60. (Original) The method of claim 59, wherein information associated with a plurality

2   of subsidy offers is stored at the customer device.

1   61. (Original) The method of claim 60, further comprising:

2   when the indication that the customer is interested in purchasing the item is received,

3   evaluating the information associated with the plurality of subsidy offers to determine at least

4   one subsidy offer to be output to the customer.

1   62. (Original) The method of claim 57, wherein a plurality of subsidy offers are output

2   to the customer.

1   63. (Original) The method of claim 62, further comprising:

2   receiving from the customer a selection of at least one of the plurality of subsidy offers.

1   64. (Original) The method of claim 57, further comprising:

2   receiving an indication that the customer accepts the subsidy offer.

1   65. (Original) The method of claim 64, further comprising:

2   outputting a subsidy offer redemption code based on the indication that the customer

3   accepts the subsidy offer.

1   66. (Original) The method of claim 65, further comprising:

2   receiving at the customer device the subsidy offer redemption code in association with

3   the subsidy offer.

1   67. (Original) The method of claim 65, further comprising:

2   generating the subsidy offer redemption code at the customer device.

1   68. (Original) The method of claim 64, wherein the benefit is associated with

2   performance of a task by the customer and further comprising:

3   outputting a subsidy offer redemption code after the customer performs the task.

1   69. (Original) The method of claim 57, further comprising:

2   arranging for the customer to receive the benefit.

1   70. (Original) An apparatus for processing a transaction, comprising:

2   processor; and

3   a storage device in communication with said processor and storing instructions adapted to

4   be executed by said processor to:

5   receive at a customer device information associated with a subsidy offer, the

6   subsidy offer being associated with a benefit from a subsidy provider;

7   receive at the customer device an indication that a customer is interested in

8   purchasing an item; and

9   output the subsidy offer to the customer in response to the indication.

1   71. (Original) The apparatus of claim 70, wherein said storage device further stores at

2   least one of (i) a customer subsidy offer database and (ii) a customer subsidy offer rules

3   database.

1   72. (Original) A medium storing instructions adapted to be executed by a processor to

2   perform a method of facilitating a transaction, said method comprising:

3   receiving at a customer device information associated with a subsidy offer, the subsidy

4   offer being associated with a benefit from a subsidy provider;

5   receiving at the customer device an indication that a customer is interested in purchasing

6   an item; and

7   outputting the subsidy offer to the customer in response to the indication.

1   73. (Original) A method of facilitating a transaction, comprising:

2   receiving a subsidy offer description associated with a subsidy offer, the subsidy offer

3   being associated with (i) a subsidy amount from a subsidy provider to be applied to an original

4   price and (ii) a task to be performed by a customer;

5   receiving a customer rule;

6   receiving a redemption code;

7   outputting the subsidy offer description to the customer in response to an indication that

8   the customer is interested in purchasing a item from a merchant in accordance with the customer

9   rule;

10   outputting the redemption code in response to an indication that the customer has

11   performed the task; and

12   outputting subsidy offer status information.

1   74. (Original) A method of processing a transaction, comprising:

2   receiving a subsidy offer redemption code from a customer device, the subsidy offer

3   redemption code being associated with a benefit from a subsidy provider;

4   evaluating the subsidy offer redemption code; and

5   arranging for the customer to receive the benefit based on the evaluation.

-12-

1   75. (Original) The method of claim 74, wherein said receiving is performed by a point

2   of sale terminal when the customer purchases an item.

1   76. (Original) The method of claim 75, wherein the benefit comprises a subsidy amount

2   to be applied to the purchase of an item.

1   77. (Original) The method of claim 74, wherein said receiving is performed by an

2   automated teller machine device and the benefit comprises payment of a subsidy amount.

1   78. (Original) The method of claim 74, wherein said evaluation comprises:

2   transmitting information associated with the redemption code to a third party; and

3   receiving an evaluation of the subsidy offer redemption code from the third party.

1   79. (Original) The method of claim 74, wherein the redemption code includes

2   information associated with the benefit.

1   80. (Original) The method of claim 74, wherein said receiving, evaluating and arranging

2   are performed by a point of sale terminal.

1   81. (Original) The method of claim 74, wherein said receiving, evaluating and arranging

2   are performed by an automated teller machine device.

1   82. (Original) An apparatus for processing a transaction, comprising:

2   processor; and

3   a storage device in communication with said processor and storing instructions adapted to

4   be executed by said processor to:

5   receive a subsidy offer redemption code from a customer device, the subsidy offer

6   redemption code being associated with a benefit from a subsidy provider;

7   evaluate the subsidy offer redemption code; and

8   arrange for the customer to receive the benefit based on the evaluation.

1   83. (Original) The apparatus of claim 82, wherein said storage device further stores a

2   redeemed subsidy offer database.

1   84. A medium storing instructions adapted to be executed by a processor to perform a

2   method of facilitating a transaction, said method comprising:

3   receiving a subsidy offer redemption code from a customer device, the subsidy offer

4   redemption code being associated with a benefit from a subsidy provider;

5   evaluating the subsidy offer redemption code; and

6   arranging for the customer to receive the benefit based on the evaluation.

1   85. (Currently Amended) A computer-readable medium that stores a data structure

2   comprising objects, the objects being accessible by a program executable on a data

3   processing system, the data being organized according to a data structure that includes and

4   including:

5   a subsidy offer description data object representing representative of a subsidy offer;

6   a customer rule data object representing representative of a customer rule and being

7   accessible from said subsidy offer description data object, wherein said subsidy offer

8   description data object is operable to output the subsidy offer to a customer when the

9   customer indicates an interest in purchasing an item from in accordance with the customer

10   rule; and

11   a redemption code data object representative of a redemption code and being accessible

12   from said subsidy offer description data object, wherein said redemption code data object is

13   operable to output the redemption code to the customer after the customer accepts the subsidy

14   offer and performs a task associated with the subsidy offer.

1   86. (Currently Amended) A computer-readable medium that stores a data structure

2   comprising objects, the objects being accessible by a program executable on a data processing

3   system, the data being organized according to a data structure that includes and including:

4   a subsidy offer description data object representing representative of a subsidy offer;

5   a subsidy task data object associated with said subsidy offer description data object and

6   representing representative of a subsidy task to be performed by a customer;

7   a subsidy benefit ~~data~~ object associated with said subsidy offer description ~~data~~ object

8   and ~~representing~~ representative of a subsidy benefit to be provided to the customer;

9   and a subsidy offer expiration date ~~data~~ object associated with said subsidy offer

10   description ~~data~~ object and ~~representing~~ representative of a date after which the subsidy offer

11   will not be provided to the customer.

1   87. (Original) A method of facilitating a transaction, comprising:

2   receiving a plurality of subsidy offer descriptions associated with a plurality of subsidy

3   offers, each subsidy offer being associated with (i) a subsidy amount from a subsidy provider to

4   be applied to an original price and (ii) a task to be performed by a customer;

5   receiving a plurality of customer rules;

6   receiving a plurality of redemption codes;

7   outputting one of the plurality of subsidy offer descriptions to the customer in response to

8   an indication that the customer is interested in purchasing a item from a merchant in accordance

9   with one of the plurality of customer rules;

10   outputting one of the plurality of redemption codes in response to an indication that the

11   customer has performed the task associated with the output subsidy offer description; and

12   outputting subsidy offer status information.

1   88. (Original) The method of claim 87, wherein the plurality of subsidy offers are

2   associated with a plurality of subsidy providers.

89. (**REINSTATED - formerly claim #53B**) A medium storing instructions adapted to

be executed by a processor to perform a method of facilitating a transaction, said method

comprising:

determining a subsidy offer to be provided to a customer, the subsidy offer being

associated with a benefit from a subsidy provider; and

transmitting information associated with the subsidy offer to be stored on a customer

device associated with the customer, wherein the customer device outputs the subsidy offer to

the customer when the customer indicates an interest in purchasing an item.